Case 11-20875-JAD Doc 278 Filed 10/26/16 Entered 10/27/16 00:59:13 Desc

	<u>Imaged Certificate of Notice</u>	Page 1 of 6
Information to	identify the case:	. age 1 0. 0
Debtor 1  Debtor 2 (Spouse, if filing)	Damon Kristian Skiles	Social Security number or ITIN xxx-xx-4705
	First Name Middle Name Last Name	EIN
	Suzanne Marie Skiles	Social Security number or ITIN xxx-xx-2328
	First Name Middle Name Last Name	EIN
United States Ban	kruptcy Court WESTERN DISTRICT OF PENNSYLVANIA	
Case number: 11–20875–JAD		

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Damon Kristian Skiles

Suzanne Marie Skiles aka Suzanne Marie Brom

10/24/16

By the court: <u>Jeffery A. Deller</u>

United States Bankruptcy Judge

#### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2

# Case 11-20875-JAD Doc 278 Filed 10/26/16 Entered 10/27/16 00:59:13 Desc Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court Western District of Pennsylvania

In re:
Damon Kristian Skiles
Suzanne Marie Skiles
Debtors

Case No. 11-20875-JAD Chapter 13

#### CERTIFICATE OF NOTICE

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 26, 2016.
db/jdb
                    +Damon Kristian Skiles,
                                                     Suzanne Marie Skiles, 1131 Vista Hill Road,
                      Canonsburg, Pa 15317-9641
                    #ECMC, P.O. Box 3068, Rancho Cordova, CA 95741-3068
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski,
cr
cr
                                                                                                         225 North Shore Drive 2nd Floor,
                      Pittsburgh, PA 15212-5860
                    +Fifth Third Bank, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace,
cr
                      Albany, NY 12203-1006
                                                          Mail Code LA4-5555 700 Kansas Lane,
                                                                                                              Monroe, LA 71203
                     JPMorgan Chase Bank, N.A.,
cr
                  #+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
cr
13004151
                     American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
12975733
                    +Borough of Mt. Oliver, c/o Goehring Rutter & Boehm,
                                                                                             437 Grant Street 14th Floor,
13087441
                      Pittsburgh PA 15219-6101
                    +Capital One, N.A., PO Box 12907, Norfolk VA 23541-0907
+Chase Home Finance LLC, MAIL CODE: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009
+Chase Manhattan, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009
13528911
13004356
12975736
                    +Chela, Attn: Bankruptcy, P.O.Box 9500, Wilkes-Barre, PA 18773-9500 Citibank N.A. as trustee for the benefit of, United Student Aid Funds,
12975737
13021449
                    Attn Bankruptcy Litigation Unit e3149, Po Box 9430, Wilkes-Barre, PA 18773-9430 +Citibank Student Loan, Attn: Bankruptcy, P.O. Box 6191, Sioux Falls, SD 57117-6191 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,
12975739
13106088
                    Pittsburgh, PA 15219
#ECMC Servicing, P.O. Box 3068, Rancho Cordova, CA 95741-3068
13091056
                     EMC Mortgage Corporation, c/o Jodi L. Hause, Esquire,
13001974
                                                                                                 Grenen & Birsic, PC,
                      One Gateway Center, Ninth Floor, Pittsburgh, PA 15222
                    +EMC Mortgage Corporation, P.O. Box 293150, Lewisville, TX 75029-3150
+Emc Mortgage, Attention: Bankruptcy Clerk, P.O. Box 293150, Lewisville, TX 75029-3150
+FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
13001973
12975742
                  ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231 (address filed with court: First Horizon Home Loans, F/K/A First Horizon Home Loan Corp.,
12975747
                      4000 Horizon Way, Irving, TX 75063)
13603587
                    +Federal National Mortgage Association,
                                                                           C/O Seterus, INC.,
                                                                                                     14523 SW Millikan Way,
                      Beaverton, OR 97005-2344
                     Fifth Third Bank, P.O. Box 740789, Cincinnati, OH 45274-0789
Fifth Third Bank, PO Box 829009, Dallas, TX 75382-9009
12975745
12988648
12975746
                    +First Horizon Home Loans, First Tennesse Bank Attn: Bankruptucy,
                      Knoxville, TN 37901-1469
                    +First Tennessee Bank National Association, PO Box 201347, Arlington, TX 76006-1347 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
13116683
13022820
                      Norfolk VA 23541-0907
13093730
                     I.C. System, Inc. o/b/o Pediatric Dentistry South,
                                                                                         c/o A. Thomas Pokela, PO Box 2621,
                      Sioux Falls, SD 57101-2621
                     I.C. System, Inc. o/b/o Persoma PC, c/o A. Thomas Pokela, PO Box 2621,
13093729
                      Sioux Falls, SD 57101-2621
13071232
                    +IBM Lender Business Process Services, 14523 Millikan Way, Suite 200,
                      Beaverton, OR 97005-2352
13136444
                     JPMorgan Chase Bank, N.A.,
                                                          c/o Beth L. Slaby, Esquire,
                                                                                                 Grenen & Birsic, PC,
                      One Gateway Center, 9th Floor, Pittsburgh, PA 15222
                    +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7302, Columbus, OH 43219-6009
+Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
+National City Card Services, 1 National City Pkwy, Kalamazoo, MI 49009-8003
13136443
12981293
12975754
                    +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
+Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425
13007046
12975755
                    +Phalen, Hallinan & Schmieg, LLP, Omni William Penn Offi
555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
12975757
                                                                 Omni William Penn Office Tower,
                    +Un Coll Tol, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501 Verizon, PO Box 4846, Trenton, NJ 08650-4846
12975760
13074488
12975762
                    +W F Financial, 800 Walnut St, Des Moines, IA 50309-3891
                    +Wells Fargo Bank, N.A., on behalf of re, Serviced by Select Portfolio Servicing,,
13775990
                    3815 South West Temple, Salt Lake City, UT 84115-4412
+West Air Comm, 989 Breaver Grade Road, Coraopolis, PA 15108-2745
12975763
                                                              PO Box 28136,
13850937
                     eCast Settlement Corporation,
                                                                                   New York, NY 10087-8136
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2016 01:44:53 Pennsylvania Dept. of Revenue,
smg
                      Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                      Harrisburg, PA 17128-0946
                    +EDI: BASSASSOC.COM Oct 25 2016 01:38:00
cr
                                                                              Capital One, N.A.,
                                                                                                        Bass & Associates, P.C.,
                    3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
+EDI: AISACG.COM Oct 25 2016 01:38:00 First Tennessee Bank National Association,
cr
                    c/o Ascension Capital Group, P.O. Box 201347, arlington, tx 76006-1347 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 25 2016 01:59:00
cr
                      First Tennessee Bank National Association, c/o Ascension Capital Group, P.O. Box 201347,
```

arlington, tx 76006-1347

# Case 11-20875-JAD Doc 278 Filed 10/26/16 Entered 10/27/16 00:59:13 Desc Imaged Certificate of Notice Page 4 of 6

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
                +EDI: IRS.COM Oct 25 2016 01:38:00
                                                          Internal Revenue Service,
                                                                                      Office of Chief Counsel,
                                                       Pittsburgh, PA 15222-4027
                 1000 Liberty Avenue, Room 806,
                 EDI: AIS.COM Oct 25 2016 01:38:00
                                                         Midland Funding LLC by American InfoSource LP as a,
cr
                                                         Houston, TX 77210-4457
                  Attn: Department 1,
                                        PO Box 4457,
                +EDI: PRA.COM Oct 25 2016 01:38:00
                                                         PRA Receivables Management, LLC, PO Box 12907,
cr
                  Norfolk, VA 23541-0907
                +EDI: BASSASSOC.COM Oct 25 2016 01:38:00
                                                                eCAST Settlement Corporation,
cr
                  c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
                                                                                     TUCSON, AZ 85712-1083
                 EDI: CCS.COM Oct 25 2016 01:38:00
Boston, MA 02205-5126
12975734
                                                         CCS, Payment Processing Center-27,
                                                                                                  P.O. Box 55126,
13016036
                +EDI: CAUT.COM Oct 25 2016 01:38:00
                                                           CHASE AUTO FINANCE, AZ1-1191, 201 N CENTRAL AVE,
                  PHOENIX AZ 85004-1071
13476425
                +EDI: BASSASSOC.COM Oct 25 2016 01:38:00
                                                                Capital One, N.A.,
                                                                                      c/o Bass & Associates, P.C.,
                  3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
                +EDI: CHASE.COM Oct 25 2016 01:38:00
EDI: CHASE.COM Oct 25 2016 01:38:00
12975735
                                                                     P.O. Box 15298,
                                                                                        Wilmington, DE 19850-5298
                                                            Chase,
                                                                                    PO Box 15145,
13020731
                                                            Chase Bank USA, N.A.,
                  Wilmington, DE 19850-5145
                +EDI: TSYS2.COM Oct 25 2016 01:38:00
12999619
                                                            Department Stores National Bank/Macys,
                Bankruptcy Processing, PO Box 8053, +EDI: DISCOVER.COM Oct 25 2016 01:38:00
                                                            Mason, OH 45040-8053
12975741
                                                              Discover Financial,
                  Attention: Bankruptcy Department, P.O.Box 6103, Carol Stream, IL 60197-6103
12975744
                +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 25 2016 01:45:40
                                                                                                 Fifth Third Bank,
                  C/O Bankruptcy Dept, Mdropso5, 1850 East Paris, Grand Rapids, MI 49546-6210
12975748
                +EDI: HFC.COM Oct 25 2016 01:38:00
                                                         HSBC Bank,
                                                                       Attn: Bankruptcy, P.O. Box 5253,
                Carol Stream, IL 60197-5253
+EDI: BASSASSOC.COM Oct 25 2016 01:38:00 HSBC Bank Nevac
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
                                                              HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
13115689
                +EDI: HFC.COM Oct 25 2016 01:38:00
                                                         HSBC Best Buy, Attn: Bankruptcy, P.O.Box 5263,
12975749
                  Carol Stream, IL 60197-5263
12975750
                +EDI: IIC9.COM Oct 25 2016 01:38:00
                                                           I C System Inc, P.O. Box 64378,
                  Saint Paul, MN 55164-0378
13336825
                 EDI: JEFFERSONCAP.COM Oct 25 2016 01:38:00
                                                                   JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
                  ST CLOUD MN 56302
12975752
                +EDI: WFNNB.COM Oct 25 2016 01:38:00
                                                           Lane Bryant, P.O. Box 182686,
                Columbus, OH 43218-2686
+EDI: TSYS2.COM Oct 25 2016 01:38:00
                                                            Macys/FDSD, Attn: Bankruptcy, P.O. Box 8053,
12975753
                  Mason, OH 45040-8053
13619845
                 EDI: AIS.COM Oct 25 2016 01:38:00
                                                         Midland Funding LLC,
                                                                                  by American InfoSource LP as agent,
                                                         Houston, TX 77210-4457
                  Attn: Department 1, PO Box 4457,
13518873
                +E-mail/Text: bknotice@ncmllc.com Oct 25 2016 01:45:22
                                                                              National Capital Management, LLC.,
                  8245 Tournament Drive,
                                            Suite 230,
                                                          Memphis, TN 38125-1741
                 EDI: PRA.COM Oct 25 2016 01:38:00
                                                          Portfolio Recovery, Attn: Bankruptcy,
12975758
                  Norfolk, VA 23541
13076623
                 EDI: PRA.COM Oct 25 2016 01:38:00
                                                          Portfolio Recovery Associates, LLC,
                                                                                                 PO Box 41067,
                 Norfolk VA 23541
                 EDI: PRA.COM Oct 25 2016 01:38:00
13075490
                                                         Portfolio Recovery Associates, LLC, POB 12914,
                  Norfolk VA 23541
                +EDI: PRA.COM Oct 25 2016 01:38:00
                                                         PRA Receivables Management, LLC, POB 41067,
13619781
                  Norfolk, VA 23541-1067
13255256
                 E-mail/Text: bkdepartment@rtresolutions.com Oct 25 2016 01:45:25
                  Real Time Resolutions, Inc., 1750 Regal Row, Suite 120,
                                                                                 P.O. Box 36655, Dallas, Tx 75235
                 E-mail/Text: bkyelectnotices@tgslc.org Oct 25 2016 01:45:34
13024673
                 Sallie Mae Inc. on behalf of TGSLC, P.O. Box 83100, Round Rock, TX 78683-3100 EDI: NAVIENTFKASMGUAR.COM Oct 25 2016 01:38:00 Sallie Mae Inc. on behalf of USA FUNDS,
13024646
                 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430 EDI: WTRRNBANK.COM Oct 25 2016 01:38:00 Target, P.O. Box 660170, Dallas, TX 752
                                                                Target, P.O. Box 660170, Dallas, TX 75266-0170
12975759
                 EDI: VERIZONWIRE.COM Oct 25 2016 01:38:00
                                                                                       PO Box 25505.
12975761
                                                                  Verizon Wireless,
                  Lehigh Valley, PA 18002-5505
12975764
                +E-mail/Text: adjustor@westaircomm.com Oct 25 2016 01:44:28
                  West Aircomm Federal Credit Union, P.O. Box 568, Beaver, PA 15009-0568
                                                                                                  TOTAL: 35
           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 Borough of Mt. Oliver
Duquesne Light Company
cr
cr
                 FIFTH THIRD BANK
cr
                 Fannie Mae
cr
cr
                 Federal National Mortgage Association
cr
                 The Bank of New York Mellon
cr
                 Wells Fargo Bank, N.A., on behalf of registered Ho
cr
                 Wells Fargo Bank, National Association, as Trustee
cr*
                +EMC Mortgage Corporation, PO Box 293150, Lewisville, TX 75029-3150
                                            Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
cr*
                +HSBC Bank Nevada, N.A.,
                  Tucson, AZ 85712-1083
               ++JEFFERSON CAPITAL SYSTEMS LLC,
                                                   PO BOX 7999,
                                                                    SAINT CLOUD MN 56302-7999
cr*
                (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
```

ST CLOUD, MN 56302-9617)

## Case 11-20875-JAD Doc 278 Filed 10/26/16 Entered 10/27/16 00:59:13 Desc Imaged Certificate of Notice Page 5 of 6

Page 3 of 4

Date Royd: Oct. 24, 2016

```
Form ID: 3180W
                                                                Total Noticed: 77
            ***** BYPASSED RECIPIENTS (continued) *****
cr*
                +National Capital Management, LLC,
                                                        8245 Tournament Drive,
                                                                                      Suite 230,
                  MEMPHIS, TN 38125-1741
                 +PRA Receivables Management LLC, POB 41067,
cr*
                                                                       Norfolk, VA 23541-1067
                +Real Time Resolutions, 1750 Regal Row, Suite 120, P.O. Box 36655,
cr*
                                                                                                  Dallas, TX 75235-1655
                          Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500 Student Loan, Attn: Bankruptcy, P.O.Box 6191, Sioux Falls,
12975738*
                +Chela,
                +Citibank Student Loan, Attn: Bankruptcy,
12975740*
                                                                                     Sioux Falls, SD 57117-6191
                +Emc Mortgage, Attention: Bankruptcy Clerk, IRS, Ogden, UT 84201-6039
12975743*
                                                                      P.O.Box 293150,
                                                                                           Lewisville, TX 75029-3150
12975751*
               ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067,
                                                                           NORFOLK VA 23541-1067
13570880*
                 (address filed with court: Portfolio Recovery Associates, LLC,
                                                                                          POB 41067,
                  Norfolk, VA 23541)
              +Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
12975756*
12981654
                                                                                                     TOTALS: 8, * 12, ## 1
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
```

Transmission times for electronic delivery are Eastern Time zone.

User: gamr

District/off: 0315-2

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2016 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The The Bank of New York Mellon agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com Andrew F Gornall Wells Fargo Bank, National Association, as Trustee, et on behalf of Creditor al... agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com Ann E. Swartz on behalf of Creditor FIFTH THIRD BANK ecfmail@mwc-law.com Ann E. Swartz on behalf of Defendant Fifth Third Bank ecfmail@mwc-law.com on behalf of Creditor EMC Mortgage Corporation bslaby@clarkhill.com, Beth L. Slaby aporter@clarkhill.com on behalf of Creditor Beth L. Slaby JPMorgan Chase Bank, N.A. bslaby@clarkhill.com, aporter@clarkhill.com Celine P. DerKrikorian on behalf of Creditor Fifth Third Bank ecfmail@mwc-law.com David A. Colecchia on behalf of Joint Debtor Suzanne Marie Skiles colecchia542@comcast.net, dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul iano@my-lawyers.us David A. Colecchia on behalf of Plaintiff Suzanne Marie Skiles colecchia542@comcast.net, dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul iano@mv-lawvers.us David A. Colecchia on behalf of Plaintiff Damon Kristian Skiles colecchia542@comcast.net, dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul iano@my-lawyers.us David A. Colecchia on behalf of Debtor Damon Kristian Skiles colecchia542@comcast.net, dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul iano@my-lawyers.us David W. Raphael on behalf of Creditor JPMorgan Chase Bank, N.A. draphael@grenenbirsic.com, mcupec@grenenbirsic.com Edward J. Laubach, Jr. on behalf of Creditor Internal Revenue Service edward.j.laubach@irscounsel.treas.gov, pitirs.bk.email@irscounsel.treas.gov Jeffrey R. Hunt on behalf of Creditor Borough of Mt. Oliver jhunt@grblaw.c

Borough of Mt. Oliver jhunt@grblaw.com,

## Case 11-20875-JAD Doc 278 Filed 10/26/16 Entered 10/27/16 00:59:13 Desc Imaged Certificate of Notice Page 6 of 6

District/off: 0315-2 Date Rcvd: Oct 24, 2016 User: gamr Page 4 of 4 Form ID: 3180W Total Noticed: 77

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jerome B. Blank on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com Jodi L. Hause on behalf of Creditor EMC Mortgage Corporation Jodihause@hotmail.com, Jodihause@hotmail.com

Joseph P. Schalk on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com, joseph.schalk@phelanhallinan.com

Justin P. Schantz on behalf of Debtor Damon Kristian Skiles jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei ss@my-lawyers.us;rjuliano@my-lawyers.us

Justin P. Schantz on behalf of Joint Debtor Suzanne Marie Skiles jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei ss@my-lawyers.us;rjuliano@my-lawyers.us

Kevin T. McQuail on behalf of Creditor FIFTH THIRD BANK ecfmail@mwc-law.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtd rive.com

Robert P. Wendt on behalf of Creditor Fannie Mar Ronda J. Winnecour cmecf@chapter13trusteewdpa.com Fannie Mae pawb@fedphe.com

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

Scott A. Dietterick on behalf of Creditor SELECT PORTFOLIO SERVICING, INC sad@jsdc.com,

kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com

Scott A. Dietterick on behalf of Creditor Wells Fargo Bank, N.A., on behalf of registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2007-AC6 sad@jsdc.com,

kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com

TOTAL: 27